

EXHIBIT "A"

September 11, 1980

CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Mr. and Mrs. Harold Hawkins
Route #9, Box 210
Frederick, Maryland 21701

Dear Mr. and Mrs. Hawkins:

This is to advise you that under Maryland Rule W 74A (2) (c), that we will sell the property located at Route #9, Box 210, Lime Kiln Road, Frederick Maryland 21701 by reason of the foreclosure of a Deed of Trust from you to Robert J. Schultze and Raymond A. Brookhart, Trustees for the benefit of Loyola Federal Savings and Loan Association, dated February 14th, 1978, and recorded in Liber 1042, folio 260 among the Land Records of Frederick County, Maryland.

This case is docketed as #30,533 Equity in the Circuit Court for Frederick County, Maryland. A statement of the debt due has been filed among these papers and is available for your examination at any time.

The terms and conditions of the sale are set forth in the Assignees Sale Advertisement which is appearing the Frederick News-Post and a copy of which is hereby attached to this letter and made a part hereof.

Essentially, the Ad provides that the Sale will be held at Public Auction at the Courthouse Door, on Friday, September 26th, 1980 at 11:00 A.M. with a deposit of 10% of the purchase price being required with the balance to be paid upon ratification of the sale by the Court. All costs of conveyancing and transfer shall be at the expense of the Purchaser or Purchasers.

If you have any questions, please do not hesitate to call me.

Unless you can make arrangements with Loyola Federal Savings and Loan to resolve the matter of the delinquency, you should be arranging to quit the premises promptly.

Yours very truly,

David E. Aldridge